

Form 185 – ntc13plnafter

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 20-22444-VFP
Chapter: 13
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Raymond C. Middleton
917 West 5th Street
Plainfield, NJ 07063

Social Security No.:
xxx-xx-2903

Employer's Tax I.D. No.:

**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on January 5, 2024.

On 10/08/2024 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Vincent F. Papalia on:

Date: November 21, 2024
Time: 08:30 AM
Location: Courtroom 3B, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor, Newark,
NJ 07102

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: October 9, 2024
JAN: dlr

Jeanne Naughton
Clerk

In re:
Raymond C. Middleton
Debtor

Case No. 20-22444-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Oct 09, 2024

User: admin
Form ID: 185

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Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 11, 2024:

Recip ID	Recipient Name and Address
db	+ Raymond C. Middleton, 917 West 5th Street, Plainfield, NJ 07063-1419
519014940	+ DeVry/Adtalem Global Education, Attn: Bankruptcy, 500 West Monroe St, Ste 28, Chicago, IL 60661-3777
519014943	+ Fed Loan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 09 2024 20:37:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 09 2024 20:37:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Oct 09 2024 20:48:11	BMW Bank of North America, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Oct 09 2024 21:10:04	BMW FINANCIAL SERVICES NA, LLC, AIS Portfolio Services, LP, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 09 2024 20:47:00	Synchrony Bank/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519014935	Email/Text: Bankruptcy@absoluteresolutions.com	Oct 09 2024 20:36:00	Absolute Resolutions I, 8000 Norman Center Dr, Bloomington, MN 55437
519046552	Email/Text: Bankruptcy@absoluteresolutions.com	Oct 09 2024 20:36:00	Absolute Resolutions Investments, LLC, c/o Absolute Resolutions Corporation, 8000 Norman Center Drive, Suite 350, Bloomington, MN 55437
519014936	Email/Text: ebn@americollect.com	Oct 09 2024 20:37:00	Americollect, 1851 S Alverno Road, Manitowoc, WI 54221
519018971	+ Email/PDF: acg.acg.ebn@aisinfo.com	Oct 09 2024 21:10:16	BMW Bank of North America, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519036678	+ Email/PDF: acg.bmw.ebn@aisinfo.com	Oct 09 2024 21:10:19	BMW Financial Services, 1400 City View Drive, Columbus, OH 43215-1477
519018970	+ Email/PDF: acg.acg.ebn@aisinfo.com	Oct 09 2024 20:58:52	BMW Financial Services NA, LLC, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519066776	Email/Text: bnc-thebureaus@quantum3group.com	Oct 09 2024 20:36:00	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 788, Kirkland, WA 98083-0788
519066519	Email/Text: BKelectronicnotices@cenlar.com	Oct 09 2024 20:36:00	Cenlar FSB Attn BK Dept, 425 Phillips Blvd,

District/off: 0312-2

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			Ewing, NJ 08618
519014938	^ MEBN	Oct 09 2024 20:34:43	CMG Financial, PO Box 77404, Trenton, NJ 08628-6404
519014937	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 09 2024 20:58:52	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
519024236	+ Email/PDF: ebn_ais@aisinfo.com	Oct 09 2024 20:47:39	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519014939	^ MEBN	Oct 09 2024 20:34:11	D&A Services, LLC, 1400 E. Touhy Ave, Ste. G2, Des Plaines, IL 60018-3338
519014942	Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 09 2024 20:48:12	Dsnb Bloomingdales, Attn: Recovery 'Bk', Po Box 9111, Mason, OH 45040
519035775	Email/Text: bnc-quantum@quantum3group.com	Oct 09 2024 20:37:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
519026188	Email/Text: mrdiscen@discover.com	Oct 09 2024 20:36:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany OH 43054-3025
519014941	+ Email/Text: mrdiscen@discover.com	Oct 09 2024 20:36:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
519014944	^ MEBN	Oct 09 2024 20:35:23	Financial Recoveries, Attn: Bankruptcy, 200 East Park Dr Ste 100, Mount Lurel, NJ 08054-1297
519014945	Email/Text: sbse.cio.bnc.mail@irs.gov	Oct 09 2024 20:36:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
519071255	+ Email/Text: PBNCNotifications@perituservices.com	Oct 09 2024 20:36:00	Kohl's, Peritus Portfolio Services II, LLC, PO BOX 141509, IRVING, TX 75014-1509
519014946	+ Email/Text: PBNCNotifications@perituservices.com	Oct 09 2024 20:36:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
519924424	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 09 2024 20:59:24	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
519924425	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 09 2024 20:58:49	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
519014947	+ Email/Text: ClericalSupport@tenagliahunt.com	Oct 09 2024 20:36:00	Macy's, c/o Tenaglia & Hunt, 395 West Passaic Street, Suite 205, Rochelle Park, NJ 07662-3016
519023458	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 09 2024 20:37:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
519014949	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 09 2024 20:37:00	Midland Fund, 320 East Big Beaver, Troy, MI 48083-1238
519014948	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 09 2024 20:37:00	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine Ste 100, San Diego, CA 92108-3007
519014950	+ Email/Text: bnc@nordstrom.com	Oct 09 2024 20:36:48	Nordstrom FSB, Attn: Bankruptcy, Po Box 6555, Englewood, CO 80155-6555
519056888	+ Email/Text: JCAP_BNC_Notices@jcap.com	Oct 09 2024 20:37:00	Nordstrom, Inc., Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
519014951	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 09 2024 20:48:09	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
519056801	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 09 2024 20:59:36	Portfolio Recovery Associates, LLC, c/o Amazon.com, POB 41067, Norfolk VA 23541
519060898	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 09 2024 20:47:33	Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541
519062807	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 09 2024 20:59:00	Portfolio Recovery Associates, LLC, c/o Dmb,

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519058317	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 09 2024 21:10:04	POB 41067, Norfolk VA 23541 Portfolio Recovery Associates, LLC, c/o GAP, POB 41067, Norfolk, VA 23541
519068831	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 09 2024 20:47:34	Pinnacle Service Solutions LLC, 4408 Milestrip Rd #247, Blasdell, NY 14219-2553
519067053	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Oct 09 2024 20:36:00	State of New Jersey, Department of Treasury, Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245
519014952	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Oct 09 2024 20:36:00	State of New Jersey, Division of Taxation, Compliance Activity, PO Box 245, Trenton, NJ 08695-0245
519067555	^ MEBN	Oct 09 2024 20:36:20	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519015726	^ MEBN	Oct 09 2024 20:36:21	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519014953	+ Email/Text: bnc-thebureaus@quantum3group.com	Oct 09 2024 20:36:00	The Bureaus Inc, Attn: Bankruptcy, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757
519028618	^ MEBN	Oct 09 2024 20:36:11	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
519065145	+ Email/PDF: ebn_ais@aisinfo.com	Oct 09 2024 21:09:53	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519014954	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Oct 09 2024 21:09:59	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001
519031481	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Oct 09 2024 21:10:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
TOTAL: 48			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 11, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 9, 2024 at the address(es) listed below:

Name	Email Address
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District/off: 0312-2

User: admin

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Angela Nascondiglio Stein

on behalf of Debtor Raymond C. Middleton nascondiglio@middlebrooksshapiro.com

Denise E. Carlon

on behalf of Creditor CMG Mortgage Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Jessica M. Minneci

on behalf of Debtor Raymond C. Middleton jminneci@middlebrooksshapiro.com minneci.jessicab@notify.bestcase.com

Marie-Ann Greenberg

magecf@magtrustee.com

Melinda D. Middlebrooks

on behalf of Debtor Raymond C. Middleton middlebrooks@middlebrooksshapiro.com
melindamiddlebrooks@gmail.com;minneci.jessicab@notify.bestcase.com

Regina Cohen

on behalf of Creditor BMW Bank of North America rcohen@lavin-law.com mmalone@lavin-law.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7